accessIndiana

Agency Listing

Policies

Text Only

Contact Webmaster

Help

Indiana Department of Labor

BuSET | IOSHA | Child Labor | Wage & Hour | Boards & Commissions | Statistics | Mines

Worker's Portal

HR Portal

About DOL

Governor's Safety Award

US DOL

Home

If you are having trouble getting your health insurance claims paid:

- Contact the Indiana Department of Insurance if you believe an insurance company is unjustly denying your claim.
- Contact the US Department of Labor's Employment Benefits Security Agency if your employer funds its own health insurance plan and you are having trouble with that plan.

If you are **changing jobs**, federal law now provides certain protections for those with pre-existing conditions so that they can continue to get coverage. This is called the **Health Insurance Portability and Accountability Act (HIPPA)**.

If you **lost your job or insurance** due to a loss of work hours, **COBRA** protects your right to continue insurance coverage at the same cost as your employer was paying.

If that **job loss** was **due** to competition from imports or your job was moved overseas, you may be eligible for the **Health Care Tax Credit (HCTC).**

Related Links:

HEALTH INSURANCE

Consumer's Guide to Health Insurance

Can I take it with me? Health Insurance Portability

Health Insurance Consumer Action Guide

Consumer Complaint Form

Insurance Complaint Index

Health Care Insurance Portability FAQs

Effects of Employer Bankruptcy on Health Insurance

Pension and Health Benefits for Dislocated Workers FAQs

Health Care Portability Pre-existing Conditions

Related Issues:

<u>COBRA</u>

<u>TAA</u>

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